

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

Claim 1. (cancelled)

Claim 2. (cancelled)

Claim 3. (cancelled)

Claim 4. (cancelled)

Claim 5. (cancelled)

Claim 6. (cancelled)

Claim 7. (cancelled)

Claim 8. (cancelled)

Claim 9. (cancelled)

Claim 10. (cancelled)

Claim 11. (cancelled)

Claim 12. (cancelled)

Claim 13. (cancelled)

Claim 14. (cancelled)

Claim 15. (original) An account management system for managing a closing of an account of a user, comprising:

a memory unit for storing status information of the account;

a response unit connected to the memory unit and operable to receive an identifier of the account; and

a determination unit connected to the response unit and operable to receive the identifier from the response unit and to retrieve the status information associated with the identifier from the memory unit, the determination unit further operable

to determine whether the account is coded to close from the retrieved status information, and

to automatically provide through the response unit a message indicating a reason why the account has not been closed if the account is determined to be coded to close.

Claim 16. (original) The account management system for managing a closing of an account of a user as set forth in claim 15, wherein
the message is a voice message.

Claim 17. (original) The account management system for managing a closing of an account of a user as set forth in claim 15, wherein
the message is a text message.

Claim 18. (original) The account management system for managing a closing of an account of a user as set forth in claim 15, wherein
the account is a credit card account.

Claim 19. (original) The account management system for managing a closing of an account of a user as set forth in claim 15, wherein
the identifier is a predetermined account number.

Claim 20. (original) The account management system for managing a closing of an account of a user as set forth in claim 15, wherein
the reason the account has not been closed includes at least one of that the account has an outstanding balance and that a predetermined number of days have not expired from a request to close date to a date of receipt of the identifier.

Claim 21. (cancelled)

Claim 22. (cancelled)

Claim 23. (cancelled)

Claim 24. (cancelled)

Claim 25. (cancelled)

Claim 26. (cancelled)

Claim 27. (cancelled)

Claim 28. (cancelled)

Claim 29. (cancelled)